

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Bibi Fathema Dowlut**  
**aka Fathema Dowlut, aka Bibi F. Dowlut**  
Debtor(s)

Bankruptcy Case No.: 18-70651-JAD

Chapter: 13  
Docket No.: 65

**NOTICE – REMINDER**

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an *Order of Discharge* unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)***, "*the Certification*", is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadlines are as follows:

***CHAPTER 13 CASES*** – – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 13 case to file a statement regarding completion of a course in personal financial management no later than the date when the last payment was made by the Debtor as required by the *Plan* or the filing of a motion for discharge under *11 U.S.C. §1328(b)*.

***ADDITIONAL CHAPTER 13 CASE CERTIFICATION*** – – *11 U.S.C. §1328* requires that as a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the Plan, Counsel for the Debtor(s), or the Debtor(s) if not represented by Counsel, shall file with the Court a certification:

(1) that the Debtor(s) is entitled to a discharge under the terms of *11 U.S.C. §1328* of the Bankruptcy Code;

(2) specifically certifying that all amounts payable under a judicial or administrative order or, by statute, requiring the Debtor(s) to pay a domestic support obligation that are due on or before the date of the Certification (including amounts due before the petition was filed, but only to the extent provided for by the Plan) have been paid;

(3) that the Debtor(s) did not obtain a prior discharge in bankruptcy within the time frames specified in *11 U.S.C. §1328(f)(1) or (2)*;

(4) that the Debtor(s) has completed an instructional course concerning personal financial management within the meaning of *11 U.S.C. §1328(g)(1)*; and

(5) that *11 U.S.C. §1328(h)* does not render the Debtor(s) ineligible for a discharge.

Dated: December 24, 2018

Michael R. Rhodes, Clerk  
United States Bankruptcy Court

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United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Bibi Fathema Dowlut  
Debtor

Case No. 18-70651-JAD  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
Form ID: 145

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2018.

db +Bibi Fathema Dowlut, 365 Oak Knoll Road, Hollidaysburg, PA 16648-2613

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 26, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2018 at the address(es) listed below:

Beverly Weiss Manne on behalf of Creditor NORTHWEST BANK bmanne@tuckerlaw.com,  
bewmanne@aol.com  
Christopher M. McMonagle on behalf of Creditor M&T Bank cmcmonagle@sterneisenberg.com,  
bkecf@sterneisenberg.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et  
al... bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
James R. Huff, II on behalf of Debtor Bibi Fathema Dowlut jhuff@sfshlaw.com  
Jeffrey A. Muriceak on behalf of Creditor Altoona First Savings Bank jmuriceak@eveyblack.com,  
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Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc.  
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Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com  
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Sloane B. O'Donnell on behalf of Creditor NORTHWEST BANK sodonnell@tuckerlaw.com,  
agilbert@tuckerlaw.com

TOTAL: 12